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Substitute for form 1449/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  Date Submitted: December 2, 2010  <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	10/825,440
				Filing Date	04/14/2004
				First Named Inventor	BRUCE BENT
				Art Unit	3693
				Examiner Name	Patel, Jagdish
Sheet	1	of	8	Attorney Docket Number	049212-0102

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)				

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	CD1	Lawsuit by Island Intellectual Property LLC, et al. v. Deutsch Bank Trust Company Americas, et al.; Defendant Deutsche Bank Trust Company Americas' Second Supplemental Responses to Double Rock's Interrogatories Nos. 2, 8 and 9, July 2010, 65 pages.	
	CD2	Exhibit 2, Invalidity Chart: U.S. Pat. No. 4,985,833 (Oncken) – U.S. Pat. 7,668,771, July 2010, 14 pages.	
	CD3	Exhibit 5, Invalidity Chart: Merrill Lynch Business Advantage Program - U.S. Pat. No. 7,668,772, July 2010, 7 pages.	

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	CD4	Exhibit 8, Invalidity Chart: Harken Financial Services Sweep Product - U.S. Pat. No. 7,668,771, July 2010, 9 pages.	
	CD5	Exhibit 9, Invalidity Chart: Wayne Hummer - Insured Bank Deposit Program - U.S. Pat. No. 7,668,771, July 2010, 12 pages.	
	CD6	Exhibit 10, Invalidity Chart: U.S. Patent Application Publication No. 2007/0043666 (Burdette), U.S. Pat. No. 7,668,771, July 2010, 9 pages.	
	CD8	Letter to R.M. Zaitzeff, from W.W. Wiles, dated June 22, 1983 (response to May 10, 1983 letter re: offering of MMDAs), 6 pages.	
	CD9	Letter to G.T. Schwartz, from O.I. Ireland, dated June 22, 1988 (response to Dec. 18, 1987 letter re: proposed modifications to Merrill Lynch's CMA Program), 5 pages.	
	CD10	Information Statement, "Alliance Insured Account," 9/99; 6 pages.	
	CD11	Investors MoneyAccount <sup>SM</sup> and Insurance Plus Service Agreement, attached Schedule A (List of Banks Participating in the Insurance Plus Service), IMAD 3/94, 3 pages.	
	CD12	Investors Money Account <sup>SM</sup> (an FDIC-insured money market account), IMA-1 (3/94), 4 pages.	
	CD13	Investors MoneyAccount <sup>SM</sup> , "The FDIC-Insured Money Market Investment with an Important Plus," IMA 10/95, 2 pages.	
	CD14	1985 SEC No-Act. LEXIS 2756, Investment Company Act of 1940 -- Section 3(a)(1), 2(a)(36); Securities Act of 1933 -- Section 2(1), Nov. 29, 1985, Kemper Financial Services, Inc., 9 pages.	
	CD15	Insured Money Account Program Agreement and Disclosure Statement, (attached Schedule A - Deposit Account Terms), faxed 3-28-2000; 10 pages.	
	CD16	First National Bank in Brookings, Certificates of Deposit [online] [retrieved on 7/17/2009]. Retrieved from the Internet: Certificates of Deposit, <URL: <a href="http://web.archive.org/web/20000524121111/www.firstnb.com/cd.htm">http://web.archive.org/web/20000524121111/www.firstnb.com/cd.htm</a> >; Multi-Bank CDs, <URL: <a href="http://web.archive.org/web/20000524132934/www.firstnb.com/mbcd.htm">http://web.archive.org/web/20000524132934/www.firstnb.com/mbcd.htm</a> >, 5 pages.	

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	CD17	Summary of Commentary on Current Economic Conditions by Federal Reserve Districts, Jan. 1985, 44 pages.	
	CD18	12 CFR Ch. II (1-1-09 Edition), pp. 124-125.	
	CD19	Product Strategy, "Money Fund \$\$ Moving to Bank Deposits, Distributors Start to Install Bank Deposit Accounts to Replace Money Funds," 6 FRC Monitor, Dec. 2003, 2 pages.	
	CD20	Board of Governors of the Federal Reserve System, "The May 1998 Senior Financial Officer Survey," May 1998, (attached Appendix A: Survey Questions and Responses; Appendix B: Glossary; Appendix C: Examples of Key Reserve Concepts), 48 pages.	
	CD21	Interest Rate Review, A Publication of the Meyer Weekly Interest Rate Survey, "A Look at Tiers," Apr. 1987, 6 pages, Vol. 11, No. 4.	
	CD22	LexisNexis, The American Banker, "Merrill Joins Money Market Account, CMA; Broker Begins Testing With 12 Institutions," Sept. 23, 1983, 4 pages.	
	CD23	BENT et al., Office Action, App. No. 10/071,053, with attached SB08, date considered 3/10/2009, 2 pages.	
	CD24	Merrill Lynch & You, "Financial Services The Way You Want, When You Want Them," Jan. 2000, 16 pages.	
	CD25	Exhibit 1, "FA/FB Account 1997 First Transactions, TRX Types: PU, PP, TA, PT," Aug. 2003, p. 1-2.	
	CD26	Advertisement: Where Your Interest is?, Mutual Funds, Oct. 1997; 1 page	
	CD27	Advertisement: It's 1997, Do You Know Where Your Interest Is?, Mutual Funds, Dec. 1993, p. 46.	
	CD28	USPTO Office Action, Interview Summary, App. No. 11,767,827, Date Mailed 9/23/2009, 4 pages.	

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	CD29	USPTO Office Action, Office Action Summary, App. No. 11,767,827, Date Mailed 6/5/2009, 35 pages.	
	CD30	Service Mark Application, Applicant: Reserve Management Corporation, Mark: RESERVE INSURED DEPOSITS, (attached Power of Attorney, Declaration, Drawing Page, 9-21-01, 6 pages.	
	CD32	Letter to C.R. Macedo, from R.L. Rainey, Re: Promontory Interfinancial Network, LLC, dated July 22, 2008, (attached Attachments A-E), 35 pages.	
	CD33	Letter to C.R. Macedo, from R.L. Rainey, Re: Promontory Interfinancial Network, LLC, dated Oct. 16, 2008, (attached Attachments A-C), 22 pages.	
	CD34	Letter to C.R. Macedo, from R.L. Rainey, Re: Promontory Interfinancial Network, LLC, dated Feb. 23, 2009, (attached Exhibit A-B), 21 pages.	
	CD43	Merrill Lynch & Co., Inc., Form 10-K405 (Annual Report (Regulation S-K, item 405)), Filed 03/14/02 for the Period Ending 12/28/01, 248 pages.	
	CD44	Merrill Lynch, "Information Statement Regarding changes to Interest Rates on Deposits in the Merrill Lynch Banks," November 12, 2007, 2 pages.	
	CD45	QUESTessentials, "Quest Insured Account," May 17, 1994, 3 pages.	
	CD46	Information Statement, "Quest Insured Account," (attached Appendix A), 5 pages.	
	CD47	OCC Insured Bank Deposit Account (attached are page 2 of Quest for Value Funds Daily Data, June, 1993; OCC Insured Account Rate Table), 3 pages.	
	CD48	CIBC World Markets, "Insured Bank Deposit Account," Information Statement, July 1, 2000, 2 pages.	
	CD49	Letter to Client, from M.J. Hensle, Re: Salomon Smith Barney Bank Deposit Program <sup>SM</sup> , (attached Q&A: Important Information about the New Salomon Smith Barney Bank Deposit Program), August 16, 2002, 14 pages.	

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	CD50	SALOMON SMITH BARNEY, "Bank Deposit Program Disclosure Statement," 3 pages.		
	CD51	FDIC, "FDIC Law, Regulations, Related Acts - 4000 - Advisory Opinions, Oct. 22, 1987, J. W. VIA, Jr., Counsel [online] [Retrieved on 1/22/2010]. Retrieved from the Internet: URL: <http://www.fdic.gov/regulations/laws/rules/4000-2560.html>, 1 page.		
	CD52	FDIC, FDIC Law, Regulations, Related Acts - 4000 - Advisory Opinions, June 28, 1993, J. A. DiNuzzo, [online] [Retrieved on 1/22/2010]. Retrieved from the Internet: URL: <www.fdic.gov/regulations/laws/rules/4000-8240.html>, 2 pages.		
	CD53	FDIC, FDIC Law, Regulations, Related Acts - 4000 - Advisory Opinions, July 23, 1986, D. H. Jones [online] [Retrieved on 1/22/2010]. Retrieved from the Internet: URL: <www.fdic.gov/regulations/laws/rules/4000-2120.html#fdic400086-21>, 2 pages.		
	CD54	MERRILL LYNCH - PIERCE, FENNER & SMITH, INC., "The Merrill Lynch Cash Management Account <sup>®</sup> ," Financial Service, Jan. 1985, 18 pages.		
	CD55	MERRILL LYNCH, "Insured Savings <sup>™</sup> Account Fact Sheet," The Merrill Lynch Cash Management Account <sup>®</sup> Financial Service, 11 pages.		
	CD56	CMA, "A Guide to Your CMA Account," Jan. 1995, 38 pages.		
	CD57	AMERICAN BANKER, "Salomon's Sweep Plan Raises FDIC Fund Alarm [online], Dec. 6, 2000 [retrieved on 4/13/2009]. Retrieved from the Internet: <URL: http://www.americanbanker.com/printthis.html?id=2000120603YJGEZD>, 2 pages.		
	CD58	The Insured Deposit Account: "Money in the Bank," page 5; Three Little Letters. Three Big Ways to Save in 1998, page 4.		
	CD59	LexisNexis, The American Banker, Sept. 23, 1983, "Merrill Joins Money Market Account, CMA; Broker Begins Testing With 12 Institutions, Byline: A. Arvan, 4 pages.		
	CD60	MERRILL LYNCH & CO INC - MER, 10k WIZARD, Form 8-K, "Report of Unscheduled Material Events or Corporate Changes," Filed March 7, 2002, 51 pages.		
	CD61	FEDERAL RESERVE SYSTEM, LEXSEE 51 FR 9632, "Definition of Deposit and Technical Amendments," Action: Final Rule, Mar. 20, 1986, 13 pages.		

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	CD62	FEDERAL RESERVE SYSTEM, LEXSEE 56 FR 15494, "Regulation D--Reserve Requirements of Depository Institutions," Action: Final Rule, Apr. 17, 1991, 5 pages.		
	CD63	Federal Reserve System, "Part 201 - Reserve Requirements of Depository Institutions (Regulation D) 12 CFR Ch. II (1-1-10 Edition), pp. 94-128, Pt. 204-Pt. 205.		
	CD64	Letter to G.T. Schwartz, from O.I. Ireland, dated June 22, 1988, Re: response to letter of Dec. 18, 1987 regarding proposed modifications to Merrill Lynch's CMA Program, 5 pages.		
	CD65	FEDERAL RESERVE SYSTEM, LEXSEE 47 FR 55207, "Reserve Requirements of Depository Institutions; Money Market Deposit Account," Dec. 8, 1982, Action: Final Rule, 5 pages.		
	CD66	Insured Bank Deposits™ Program Summary Information Statement, 11 pages.		
	CD67	Insured Bank Deposits™ Program Information Statement, (attached List of Eligible Program Banks, Effective May 9, 2002; New Account Application, Joint Account Agreement), 11 pages.		
	CD68	WAYNE HUMMER INVESTMENTS, "Insured Bank Deposits™ Program, Frequently Asked Questions," 4 pages.		
	CD72	Memorandum to M. Peterson, J. Whitt, R. Wroten, E. Naumes, E. Deal, B. McCain, from J.E. Oncken, June 15, 1990, Re: Insured Savings Update (with attachments), 7 pages.		
	CD73	INSURED SAVINGS, "Correspondent Agreement," including Exhibits A-D, 28 pages.		
	CD74	INSURED SAVINGS, "Project Team Meeting," Feb. 2, 1989, 21 pages.		
	CD75	INSURED SAVINGS, "Overview & Marketing Plan," Presented by: J.E. Oncken, Dec. 6, 1988, (including Exhibit A), 23 pages.		
	CD76	Letter to V.J. Best, from J.E. Oncken, dated Apr. 18, 1988, 2 pages.		

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	CD77	Letter to M.L. Duke from K. Johnson, dated Dec. 27, 1989, (attached Insured Savings Correspondent Agreement, Exhibits A-D, letter to M.L. Duke from K. Johnson dated 11-21-1989 and Account Information Sheet), 39 pages.	
	CD78	Memorandum to J. Oncken, J. Scurlock, B. Standefer, E. Piner, T. Cyr, from K. Johnson, dated July 5, 1990, Re: Attached Insured Savings Letters (with attachments), 9 pages.	
	CD79	E.D.S. - First City Austin Electronic Mail, from J. Oncken, to T. Cyr, Re: Depository Levels at Insured Savings Depositories, 11/02/89, 1 page.	
	CD80	Cash Management Balance Monitoring Agreement and Memorandum from Ed Piner to Cash management Line of Business Representatives dated 5-21-1991(with attachments), 8 pages.	
	CD81	MERRILL LYNCH, Insured Savings Account Fact Sheet, The Merrill Lynch Cash Management Account® Financial Service, Jan. 1986, 4 pages.	
	CD82	MERRILL LYNCH MONEY MARKETS, INC., Merrill Lynch Capital Markets, "The Insured Savings Account, Issuer Guide to Offering MMDAs through Merrill Lynch," Sept 1986; 36 pages.	
	CD83	MERRILL LYNCH, The Merrill Lynch Capital Builder <sup>SM</sup> Account Financial Service, Insured Savings <sup>SM</sup> Account Participating Depository Institutions, 1996, 2 pages.	
	CD84	Insured Deposit Account, May 21, 1996, 14 pages.	
	CD85	The Insured Deposit Account: "Money in the Bank," page 5; Three Little Letters. Three Big Ways to Save in 1998, page 4.	
	CD86	An Introduction to the Smith Barney Insured Deposit Account, 8 pages.	
	CD87	SMITH BARNEY INC. Capital Markets, Debt Origination Group Memo, to J. Mandelbaum, from T. Hamilton, cc: R. Holloman, H. Bald, S. Becton, Re: Insured Deposit Account, Oct. 10, 1995; SMITH BARNEY INC. Capital Markets, Debt Origination Group Memo, to B. Holloman, from T. Hamilton, cc: W. Heinzerling, H. Morris, COPs, Re: New Product Proposal for Insured Deposit Account, Sept. 18, 1995, 2 pages.	

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  Date Submitted: December 2, 2010  <i>(use as many sheets as necessary)</i>				<b>Application Number</b>	10/825,440
				<b>Filing Date</b>	04/14/2004
				<b>First Named Inventor</b>	BRUCE BENT
				<b>Art Unit</b>	3693
				<b>Examiner Name</b>	Patel, Jagdish
<b>Sheet</b>	8	<b>of</b>	8	<b>Attorney Docket Number</b>	049212-0102

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	CD88	Insured Deposit Account, Product Description for the Investor, Draft as of 9/20/95, 8 pages.	

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